

Certificate Number: 03088-PAE-DE-036320054

Bankruptcy Case Number: 18-11824



03088-PAE-DE-036320054

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 9, 2022, at 8:49 o'clock AM CST, Cesar H. Torres completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 9, 2022 By: /s/Tania Roman for Doug Tonne

Name: Doug Tonne

Title: Counselor